

**Information to identify the case:**

Debtor 1	<u>Patrick Ghizzone</u>	Social Security number or ITIN	xxx-xx-1025
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Christina Sorchini</u>	Social Security number or ITIN	xxx-xx-1432
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-30520-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick Ghizzone

Christina Sorchini

12/11/24

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patrick Ghizzone  
Christina Sorchini  
Debtors

Case No. 19-30520-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Dec 11, 2024

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick Ghizzone, Christina Sorchini, 215 English Place, Basking Ridge, NJ 07920-2741
518541649	+ Dental Care Basking Ridge, 11 Lyons Mall, Basking Ridge, NJ 07920-1928
518573527	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
518541660	RMA of New Jersey, 140 Allen Road, Basking Ridge, NJ 07920-2976
518541666	Taylor Management Company HOA, Society Hill at Bernards I, PO Box 879, Newark, NJ 07101-0879

TOTAL: 5

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 11 2024 20:38:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Dec 11 2024 20:38:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518617329	Email/PDF: bncnotices@becket-lee.com	Dec 11 2024 20:42:05	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518541643	+ Email/PDF: bncnotices@becket-lee.com	Dec 11 2024 20:42:08	Amex, P.o. Box 981537, El Paso, TX 79998-1537
518541644	+ EDI: BANKAMER	Dec 12 2024 01:22:00	Bank Of America, Po Box 982238, El Paso, TX 79998-2238
518627841	+ EDI: BANKAMER2	Dec 12 2024 01:22:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518541645	EDI: CAPONEAUTO.COM	Dec 12 2024 01:22:00	Capital One Auto Finance, Credit Bureau Dispute, Plano, TX 75025
518553174	+ EDI: AISACG.COM	Dec 12 2024 01:22:00	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
518566388	+ EDI: AISACG.COM	Dec 12 2024 01:22:00	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
518610199	+ EDI: AIS.COM	Dec 12 2024 01:22:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518541646	+ EDI: CAPITALONE.COM	Dec 12 2024 01:22:00	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
518629476	Email/PDF: bncnotices@becket-lee.com	Dec 11 2024 20:53:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518541647	+ EDI: CITICORP	Dec 12 2024 01:22:00	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
518541648	+ Email/PDF: creditonebknofications@resurgent.com		

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		Dec 11 2024 20:42:19	Credit One Bank Na, Po Box 98872, Las Vegas, NV 89193-8872
518541650	+ EDI: MAXMSAIDV	Dec 12 2024 01:22:00	Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635
518565975	EDI: DISCOVER	Dec 12 2024 01:22:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518541651	+ EDI: DISCOVER	Dec 12 2024 01:22:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
518548945	Email/Text: collecadminbankruptcy@fnni.com	Dec 11 2024 20:37:00	First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197
518541652	Email/Text: collecadminbankruptcy@fnni.com	Dec 11 2024 20:37:00	Fnb Omaha, P.o. Box 3412, Omaha, NE 68197
518541654	EDI: IRS.COM	Dec 12 2024 01:22:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
518646489	EDI: JEFFERSONCAP.COM	Dec 12 2024 01:22:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518605561	EDI: JPMORGANCHASE	Dec 12 2024 01:22:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-5757, Phoenix, AZ 85038-9505
518541655	EDI: JPMORGANCHASE	Dec 12 2024 01:22:00	Jpmcb Card, Po Box 15369, Wilmington, DE 19850
518541662	EDI: JPMORGANCHASE	Dec 12 2024 01:22:00	Subaru Motors Finance, PO Box 901076, Fort Worth, TX 76101-2076
518582215	+ Email/Text: RASEBN@raslg.com	Dec 11 2024 20:37:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518923805	Email/Text: legaldivision@kheaa.com	Dec 11 2024 20:37:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518923806	Email/Text: legaldivision@kheaa.com	Dec 11 2024 20:37:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
518541656	+ Email/Text: PBNCNotifications@peritussservices.com	Dec 11 2024 20:36:00	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
518645742	Email/PDF: resurgentbknotifications@resurgent.com	Dec 11 2024 20:42:04	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518609634	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 11 2024 20:42:04	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518541657	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 11 2024 20:42:35	Merrick Bank Corp, Po Box 9201, Old Bethpage, NY 11804-9001
518631576	+ Email/Text: bankruptcydpt@mcmcg.com	Dec 11 2024 20:38:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520017653	^ MEBN	Dec 11 2024 20:30:07	Nationstar Mortgage LLC, Gross Polowy LLC, 1775 Wehrle Drive, Suite 100, Williamsville NY 14221-7093
518629600	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 11 2024 20:37:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, Bankruptcy Department, PO BOX 619096, Dallas, TX 75261-9096
518541658	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 11 2024 20:37:00	Nationstar/mr Cooper, 350 Highland, Houston, TX 77009-6623
518541659	+ Email/PDF: bankruptcy_prod@navient.com	Dec 11 2024 20:42:02	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
518541663	+ EDI: SYNC	Dec 12 2024 01:22:00	Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015

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518541664	+ EDI: SYNC	Dec 12 2024 01:22:00	Syncb/mc, Po Box 965005, Orlando, FL 32896-5005
518541665	+ EDI: SYNC	Dec 12 2024 01:22:00	Syncb/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
518648601	^ MEBN	Dec 11 2024 20:32:12	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
518546007	+ EDI: AIS.COM	Dec 12 2024 01:22:00	Synchrony Bank, 4515 N Santa Fe Ave., Oklahoma City, OK 73118-7901
518652407	+ Email/Text: bncmail@w-legal.com	Dec 11 2024 20:38:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518541667	+ EDI: WTRRN BANK.COM	Dec 12 2024 01:22:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673

TOTAL: 43

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518541653		Homeowners Insurance
518541661		Robert Manchel
518631053	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518553176	*+	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 2 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Courtney R. Shed	on behalf of Creditor Nationstar Mortgage LLC cshed@grosspolowy.com ecfnotices@grosspolowy.com
Denise E. Carlon	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Nationstar Mortgage LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

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Elizabeth L. Wassall

on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER ewassall@logs.com  
njbankruptcynotifications@logs.com;logsecf@logs.com

Laura M. Egerman

on behalf of Creditor Nationstar Mortgage LLC laura.egerman@mccalla.com mccallaecf@ecf.courtdrive.com

Robert Manchel

on behalf of Joint Debtor Christina Sorchini manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com

Robert Manchel

on behalf of Debtor Patrick Ghizzone manchellaw@yahoo.com manchel.robertb132225@notify.bestcase.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9